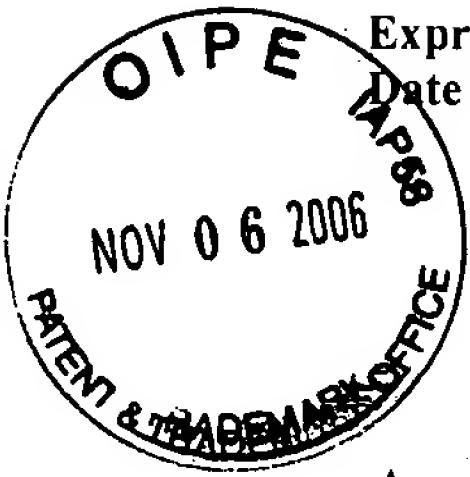


11-07-06

TOAF



Express Mail Label No.: EV 873 102 339 US
Date of Deposit: November 6, 2006

Attorney Docket No.: 28589-015 (formerly 21958-015)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 09/495,898 Confirmation No. 5435
Applicant : Rod Stambaugh
Filed : February 2, 2000
TC/A.U. : 3621
Examiner : Christina O'Sherr
Customer No. : 35437
Title : **TRANSACTION PROCESSING USING
INTERMEDIATE SERVER ARCHITECTURE**

Mail Stop AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

Transmitted herewith for filing in the present application are the following documents:

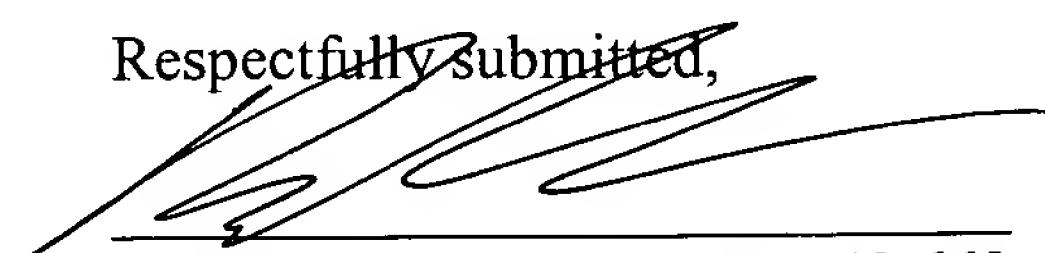
1. Amendment and Response Under 37 C.F.R. 1.116 (9 pgs.);
2. Return Postcard.

The Director is hereby authorized to charge any additional fees that may be due to Deposit Account No. 50-0311, Ref. No. 28589-015, Customer No. 35437.

If the enclosed papers are considered incomplete, the Mail Room and/or the Application Branch is respectfully requested to contact the undersigned at 212-935-3000.

Respectfully submitted,

Date: November 6, 2006



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AMENDMENT AND RESPONSE UNDER 37 C.F.R. 1.116

Dear Sir:

In response to the Final Office Action, dated September 11, 2006, Applicants submit the following Amendments and Remarks.

The **Listing of the Claims** begins on page **2** of this paper.

Applicant's **Remarks/Arguments** begin on page **8** of this paper.

The **Conclusion** is set out on page **9** of this paper.